



Special Risk

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Accident & Health



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PRODUCTS

A school's students, a league's players, or a charity or church's volunteers can face different risks than those typically covered by general liability insurance. In some cases, the risks may not be covered at all.

Chubb's participant accident can help close the gap by combining benefits into a single cost-effective participant accident policy:

- **Accidental Death and Dismemberment insurance** pays a lump sum for accidental loss of life, limb, sight, speech or hearing.
- **Accident Medical Expense insurance** helps pay the cost of treating an accidental injury.

In the event of a serious injury causing medical expenses significant enough to exceed a base accident plan, Catastrophic Accident is valuable coverage for K-12 Schools.

FLEXIBILITY

Policies can be customized to meet the specific needs of your organization. You decide:

- Who is covered – different classes of insured persons which may include students, athletes, volunteers, and participants – and faculty, coaching staff, or event supervisors.
- How much and what level of coverage each class receives.
- When each class is covered – during what activities.
- Which benefits to choose – over 30 benefits available.

COVERAGE

Coverage is marketed on a blanket basis to target markets that include:

- Amateur sports organizations or associations, sports camps, and national governing bodies, to cover athletes and coaching staff.
- K-12 schools, public or private, to cover students, student athletes and volunteers.
- Community, civic and not-for-profit clubs and organizations, to cover volunteers or members.
- School or church-affiliated child care centers, to cover participating students and volunteers.
- Church and non-profit organizations sponsoring youth and adult activities, day and overnight camps, retreats, and other activities, to cover participants and volunteer staff.
- Associations, to cover members while participating in sponsored events.



ACCIDENT POLICY BENEFITS AVAILABLE

Accidental Death & Dismemberment	Pays a benefit if an accident results in loss of life, limb, sight, speech or hearing.
Accidental Medical Expense	Reimburses accident medical expenses if an accidental bodily injury causes an insured person to incur medical expenses. This benefit also reimburses medical expenses if an insured person incurs such medical expenses for care and treatment of a disease or illness for which symptoms first appear during a defined covered activity.
Brain Damage	Pays a benefit if an accidental bodily injury results in brain damage to an insured person.
Burn	Pays a benefit if an accidental bodily injury causes an insured person to suffer third degree burns.
Coma	Pays a benefit if an accidental bodily injury causes an insured person to be in a coma.
Heart and Circulatory Failure	This is not a separate benefit. The definition of accidental bodily injury in our policy can be modified to include heart or circulatory failure which occurs within 24 hours of an insured person's participation in a covered activity. By expanding our definition of accidental bodily injury, we cover losses such as loss of life or medical expenses that are the result of heart or circulatory failure. This option is available on Special Risk policies only and usually is used for student sports.
Medical Evacuation and Repatriation	If an accidental bodily injury, disease or illness causes an insured person to require medical evacuation and/or repatriation, this coverage will pay the costs for such evacuation/repatriation. This benefit will also: a) guarantee payment of the charge made by a hospital prior to and as a condition of an insured person's admission for emergency medical treatment (Hospital Admission Guaranty); b) pay the costs for temporary lodging and meals incurred by an immediate family member who travels to be with a hospitalized insured person (Family Travel Expense); c) pay for an accompanying dependent child to return to his or her residence if the insured person is hospitalized while on a trip (Return of Dependent Child); d) reimburse medical expenses if an insured person who resides in the United States suffers an accidental bodily injury, disease or illness that results in medical expenses being paid while on business travel outside of the United States (Out of Country Medical Expense); and e) reimburse evacuation expenses if an insured person who resides in the United States is on a covered trip and the United States Department of State issues a travel warning advising U.S. citizens to depart a country while such insured person is traveling in that country (Political Evacuation).
Paralysis	Pays a varying percentage of the principal sum if a covered accident causes the insured person to suffer quadriplegia, paraplegia, hemiplegia or uniplegia.
Permanent Total Disability	Pays a benefit amount if an accidental bodily injury causes an insured person to suffer a disability that continues for 365 days and is expected to continue without interruption and without expectation of recovery for the rest of the insured's life as determined by a physician.
Repetitive Motion Injuries	This is not a separate benefit. The definition of accidental bodily injury in our policy can be modified to include repetitive motion injuries which are defined as bursitis, stress fractures, strain, shin splints, Osgood Schlatter Disease, chondromalacia, tendonitis and carpal tunnel syndrome. By expanding our definition of accidental bodily injury, we cover losses such as medical expenses that are the result of such injuries. This option is available on Special Risk policies only and usually is used for student sports.
Temporary Total Disability	Pays a benefit if an accidental bodily injury causes an insured person to suffer a temporary total disability.
Total Loss of Use	Pays a varying percentage of the principal sum if an accidental bodily injury causes an insured person to suffer loss of use of: a) one hand or one foot, b) both hands or both feet or a combination, c) one arm or one leg, d) both arms or both legs or combination, or e) both arms and both legs.

CATASTROPHIC ACCIDENT POLICY BENEFITS AVAILABLE

Catastrophic Accident Medical Expense	Provides reimbursement if an insured person incurs medical expenses due to a covered accident. Catastrophic Accident Medical Expense also offers a Rehabilitation benefit.
Catastrophic Accident Cash	Pays the benefit amount, after an elimination period, if an accident results in an insured person's brain death, coma, paraplegia, or quadriplegia. Lump sum or monthly benefits are available. This benefit cannot be sold on the same policy as the Catastrophic Accident Permanent Total Disability benefit or the Catastrophic Accident Partial Disability benefit.
Catastrophic Accident Permanent Total Disability	Pays a maximum benefit amount after an elimination period if an accidental bodily injury causes an insured person to suffer permanent total disability. Lump sum or monthly benefits are available. This benefit cannot be sold on the same policy as the Catastrophic Accident Cash benefit.
Catastrophic Accident Partial Disability	Pays a monthly benefit amount after an elimination period if an insured person is partially disabled due to an accidental bodily injury. This benefit cannot be sold on the same policy as the Catastrophic Accident Cash benefit.
Home Alteration and Vehicle Modification	Reimburses charges for necessary home alteration or vehicle modification if an accident results in an insured person's brain death, coma, paraplegia, quadriplegia or dismemberment.
Vocational Training	Reimburses for vocational training expenses if an accident results in an insured person's brain death, coma, paraplegia, quadriplegia or dismemberment.

ACCIDENT POLICY HAZARDS AVAILABLE

Covered Activity	Provides coverage while an insured person is participating in activities sponsored by the policyholder and specifically listed in the policy, for example sporting events, camp activities, or volunteer work.
Specified Trip	Provides 24-hour coverage while on a specific trip identified in the policy.
Felonious Assault	Provides coverage for exposure arising from and occurring due to a felonious assault. Options for coverage are a) only for assaults that occur on the premises of the policyholder, b) only for assaults that occur off the premises of the policyholder, or c) for assaults that occur on or off the premises of the policyholder.

CALL YOUR INSURANCE AGENT OR BROKER

To learn more, please visit <http://www.chubb.com/accident>
or contact your local Chubb representative by calling our toll-free number at (877-297-4225)
or sending an email message to cahsales@chubb.com.



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